Massachusetts Division of Insurance Report of Membership in Nongroup CLOSED Plans ¹ as of December 31, 1999

COVERED LIVES BY COUNTY	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	99 MA TOTAL	98 MA TOTAL
BLUE CROSS AND BLUE SHIELD OF MASSACHUSETTS, INC.	Covered Lives	Covered Lives at	Covered Lives at													
As of December 31, 1999	at End of Year	End of Year	End of Year													
1 Blue Cross and Blue Shield of Massachusetts, Inc.	1,128	276	787	229	2,149	115	469	207	5,177	159	2,311	1,075	1,364	771	16,217	19,933
2 HMO Blue	19	22	16	0	86	1	73	21	212	0	83	39	44	14	630	836
TOTALS:	1,147	298	803	229	2,235	116	542	228	5,389	159	2,394	1,114	1,408	785	16,847	20,769
1998 Massachusetts Population ²	208,418	133,038	517,543	13,888	698,806	70,597	439,609	149,384	1,424,116	7,844	642,705	467,588	641,715	731,881	6,147,132	6,147,132
1999 Market Penetration Rate ³	0.6%	0.2%	0.2%	1.6%	0.3%	0.2%	0.1%	0.2%	0.4%	2.0%	0.4%	0.2%	0.2%	0.1%	0.3%	0.3%

¹ According to M.G.L. c. 176M §1 a "closed plan" is defined as a "nongroup health plan issued by a carrier to a natural person for said person, as well as any covered dependents, prior to the first day of the first open enrollment period" (October 1, 1997).

² Source: Population Estimates Program, Population Division, U.S. Bureau of the Census, March 12, 1999 - estimated population by county as of July 1, 1998.

³ Total MEDICAL insured preferred provider plan members in each county divided by the 1998 population in each county.